ANNUAL REPORT

for the fiscal year
ending March 31, 1998

Department of Labour

Fire Marshal

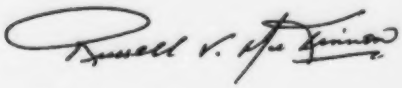
ISSN 0085-4395

To His Honour
The Honourable J. James Kinley
Lieutenant-Governor of Nova Scotia

May It Please Your Honour:

The undersigned has the honour to present the Annual Report of the Fire Marshal, Department of Labour, for the fiscal year ending March 31, 1998.

Respectfully submitted,



Russell V. MacKinnon
Minister of Labour

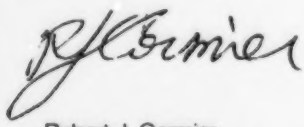
100-04542/

The Honourable Russell V. MacKinnon
Minister of Labour
Province of Nova Scotia
Halifax, Nova Scotia

Dear Sir:

I have the honour to present the 1997–98 Annual Report of the Fire Marshal as directed by the Fire Prevention Act.

Respectfully submitted,



Robert J. Cormier
Fire Marshal

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NOVA SCOTIA DEPARTMENT OF LABOUR

Our Vision

The Department of Labour will provide service to Nova Scotians promoting:

- safe and healthy workplaces and work practices
- fair employment standards and effective labour management relations
- safe buildings and equipment for public protection

Our Mission

To fulfill our vision, the Department of Labour will create a supportive and responsive environment, helping staff and clients help themselves by:

- continuously reviewing services and legislation
- using current technology
- applying and enforcing laws

Our Values

Our vision and mission are based on:

- commitment
- fairness
- responsibility

REPORT OF THE FIRE MARSHAL

The Fire Prevention Act 1989 assigns the Office of the Fire Marshal authority and responsibility for the provision of fire safety in buildings and for safe storage of flammable and combustible materials. The Office advises various levels of government on fire-related matters, including fire protection. The Office is also responsible for the safe installation and usage of propane and electricity.

The Office of the Fire Marshal, as a division of the Nova Scotia Department of Labour, emulates the department's vision and mission statements. To achieve our goals, staff participated in the Department of Labour's Commitment to Quality Program. To meet the previous year's task team recommendations, the following activities were undertaken.

- The Fire Prevention Act, Electrical Installation and Inspection Act, Liquid Petroleum Gas Installation, and Equipment Regulations and all subsequent legislation have been reviewed by stakeholder groups who have presented recommendations for changes to the government.

- The first fire prevention symposium was held in October, sponsored by this office, the Fire Inspectors Association, and Halifax Regional Fire Service.

- The Office has been involved with the proposed natural gas pipeline and consumer service as both a regulator and advisor on public safety and fire department pre-planning.

- The regionalisation program for all deputy fire marshals continued with the opening of an office in Yarmouth.

A number of other programs are under study so that we may provide a higher level of life safety in an effective and efficient manner.

EDUCATION

The introduction of the Learn Not to Burn Program in Nova Scotia continued through the efforts of the committee. The Child Care Foundation of Canadian Tire Incorporated has provided assistance to the fire service and taken part in special programs such as campaigns to decrease fat fires. Fire departments, school teachers, daycare personnel, and the Department of Education and Culture are involved in introducing the program into the education system.

The Nova Scotia Accreditation Board was formed in 1997 to provide for certification of firefighters in Nova Scotia. The Board has representatives from the Fire Officers Association of Nova Scotia, Nova Scotia Firefighters School, Cape Breton Regional Fire Service and the Halifax Regional Fire Service. The Board has applied for accreditation from the International Fire Service Accreditation Congress.

The L.P. Gas Board of Examiners has the responsibility to certify and advise on disciplinary matters for all those employed in the propane industry. The Board held 11 meetings and invigilated 584 examinations.

A committee has been formed with representation from various organizations to develop Occupational Health and Safety legislation for firefighters in conjunction with provincial legislation.

The Office provided training programs to industry, institutions, government, and the fire service.

Staff attended 26 fire service functions, held 74 meetings with fire chiefs, and took part in 4 public fire safety displays.

ENGINEERING

The Office continued to provide a system for approving plans for building construction, and propane and electrical installations. The system provides for both the provision of advice and the inspection of the site, where possible. Many of the province's architects, engineers, building inspectors, and contractors rely on this service to ensure that they meet the requirements for fire and life safety in their buildings. Following is a breakdown of these activities.

Plans examined:

Buildings	154
L.P. Gas installations	225

Advisory meetings:

Architectural	245
Electrical	18
L.P. Gas	172
Sprinkler	63
Government	66
Non-specific public advisory meetings	484

This Office provides commentary and represents the province on a number of standards writing organizations including the Commission on Building and Fire Codes, the Canadian Standards Association, Underwriters' Laboratories of Canada, Underwriter Inc., the Canadian Gas Association, and the Standards Council of Canada. These organizations and others form a critical component of the safety model.

ENFORCEMENT

To ensure compliance with legislation, the Office carries out inspections by request, complaint, and audit. The Office was required to prosecute individuals during the past year for failure to comply with an order under the Fire Prevention Act. The Office will investigate to assist local authorities, or where there are indications that fires or explosions were caused by non-compliance or illegal action.

There were 150 fires with a monetary loss of $1,109,380 attributed to arson or suspected incendiary fires. This was down from 135 fires and $2,160,406 in the previous year.

Following is a breakdown of these inspection and investigation activities.

Occupancy:

Assembly	950
Institutional	171
Residential	264
Mercantile	67
Industrial	85
Business and personal service	110
Sprinkler	118
Electrical	7
L.P. Gas	425
Fire Investigations	75
Orders to Remedy	15
Court Appearances	3
Special	17

INJURIES AND LOSS OF LIFE

Despite the efforts of our fire protection system, 11 lives were lost: 10 civilians (6 men and 4 women) and 1 firefighter. Injuries to 18 civilians and 4 firefighters were reported.

PROPERTY LOSS

The recorded fire loss for the year was $14,215,893 as the result of 1,882 reported fires. This compares with losses of $26,423,155 from 2,056 fires in the previous year, a decrease of 46 per cent in dollar loss and a decrease of 9.8 per cent in fires.

The major known causes of fire were:

- heating equipment—431 fires and $1,044,422 in losses
- cooking equipment—161 fires and $832,343 in losses
- vehicle—electrical—75 fires and $103,240 in losses
- smoking material and open flame—63 fires and $963,939 in losses

There were 461 fires of an undetermined nature. These accounted for $4,307,328 or 30.2 per cent of our monetary losses and 24.5 per cent of our reported fires.

SUMMARY

The per capita loss was $15.02, compared to $35.68 in the previous year (a decrease of $20.66).

Every home should be protected by a working smoke detector or alarm, and every business should protect its resources with fire protection equipment including sprinklers. Every citizen should be educated to prevent fire or to escape its path. Every firefighter should be provided with the training and equipment required to face the worst possible situations.

My sincere appreciation goes to the provincial fire service, industrial fire brigades, the Canadian Armed Forces, and all other fire prevention and fire protection services for their cooperation throughout the year. I thank the municipal authorities, the insurance industry, the Insurers' Advisory Organization, Insurance Crime Prevention Bureau, Royal Canadian Mounted Police, all municipal police forces, and the media for their continued cooperation and efforts.

I thank the people of Nova Scotia who in many ways assist in fire prevention and protection and who support their local fire service.

Respectfully submitted,

Robert J. Cormier, B.Comm.
Fire Marshal

TABLE I

TYPE OF PROPERTY WHERE LOSS OF LIFE AND/OR INJURIES RESULTED FROM FIRE
APRIL 1, 1997 TO MARCH 31, 1998

PROPERTY CLASS	DEATHS					INJURIES				
	Men	Women	Children	Firefighters	Total	Men	Women	Children	Firefighters	Total
Apartment, tenement, flat	3	1	-	-	4	-	1	1	-	2
One & two family dwellings	2	3	-	1	6	8	3	-	3	14
Mobile home, trailer	-	-	-	-	-	1	1	-	1	3
Hotel, inn, lodge	-	-	-	-	-	2	-	-	-	2
Ground transport vehicle	1	-	-	-	1	-	-	-	-	-
Motor vehicle repair garage	-	-	-	-	-	1	-	-	-	1
TOTAL	**6**	**4**	**-**	**1**	**11**	**12**	**5**	**1**	**4**	**22**

TABLE II

IGNITING OBJECT WHERE LOSS OF LIFE AND/OR INJURIES RESULTED FROM FIRE APRIL 1, 1997 TO MARCH 31, 1998

IGNITING OBJECT	DEATHS					INJURIES				
	Men	Women	Children	Firefighters	Total	Men	Women	Children	Firefighters	Total
Stove, range; top burner area-involving fire in pan	-	-	-	-	-	1	-	1	-	2
Stove, range; top burner area—involving fire in domestic deep fat fryer or pot	2	1	-	-	3	2	-	-	-	2
Microwave oven	-	1	-	-	1	1	-	-	-	1
Torch, other than cutting, welding	-	-	-	-	-	1	-	-	-	1
Vehicle	1	-	-	-	1	-	-	-	-	-
Space heater	-	-	-	-	-	4	1	-	-	5
Woodstove	-	1	-	-	1	1	-	-	-	1
Electrical distribution equipment	-	-	-	-	-	-	1	-	-	1
Chimney (masonry)	-	-	-	-	-	-	1	-	2	3
Match, lighter	-	-	-	-	-	1	-	-	-	1
Smoker's material	2	1	-	1	4	1	2	-	1	4
Unclassified	1	-	-	-	1	-	-	-	1	1
TOTAL	**6**	**4**	**-**	**1**	**11**	**12**	**5**	**1**	**4**	**22**

TABLE III

ACT OR OMISSION WHERE LOSS OF LIFE AND/OR INJURIES RESULTED FROM FIRE APRIL 1, 1997 TO MARCH 31, 1998

ACT OR OMISSION	DEATHS					INJURIES				
	Men	Women	Children	Firefighters	Total	Men	Women	Children	Firefighters	Total
Mechanical/electrical failure/malfunction: mechanical failure	-	1	-	-	1	2	1	-	-	3
Misuse of source of ignition: used for purpose not intended	-	-	-	-	-	2	-	-	-	2
improperly discarded	2	1	-	1	4	2	2	-	1	5
used/placed too close/combustible	-	1	-	-	1	3	1	-	-	4
unattended	2	1	-	-	3	3	-	-	-	3
other misuse	-	-	-	-	-	-	1	-	2	3
Accidental: child playing (age 1–11)	-	-	-	-	-	-	-	1	-	1
Vehicle accident: automobile	1	-	-	-	1	-	-	-	-	-
Miscellaneous— unclassified/undetermined	1	-	-	-	1	-	-	-	1	1
TOTAL	**6**	**4**	**-**	**1**	**11**	**12**	**5**	**1**	**4**	**22**

TABLE IV

GEOGRAPHIC DISTRIBUTION OF MONETARY LOSSES
APRIL 1, 1997 TO MARCH 31, 1998

LOCATION	No. of Fires	Insured Loss	Uninsured Loss
Annapolis County			
Annapolis Royal	17	$104,560	$ 0
Bridgetown	3	11,503	5,000
Lawrencetown & District	1	1,192	0
Margaretville	5	1,000	0
Middleton	7	1,000	0
Nictaux	1	6,729	0
Port Lorne & District	1	0	0
Springfield	2	9,101	0
SUBTOTAL	37	135,085	5,000
Antigonish County			
Antigonish County	24	61,513	2,000
Antigonish	5	94,238	0
Auld's Cove	0	0	0
Four Valleys	1	0	0
Havre Boucher & District	6	47,292	0
Northshore	5	0	0
Pomquet	0	0	0
St. Andrew's & District	0	0	0
Tracadie & District	16	11,000	132,100
SUBTOTAL	57	214,043	134,100
Cape Breton County			
Albert Bridge Community	0	0	0
Big Pond	5	0	0
Birch Grove	2	0	0
Boisdale–District #6	1	0	0
Coxheath	2	120,000	0
Christmas Island	1	0	25,000
Bateston	2	75,700	0
Dominion	2	0	0
Donkin	0	0	0
East Bay	2	0	0
Florence	8	38,924	0
French Vale Road	3	0	0
Gabarus	0	0	0
George's River	1	15,000	0
Glace Bay	47	337,952	0
Grand Lake Road	3	0	0
Howie Centre	4	25,800	0
Louisbourg	4	0	0
Marion Bridge	1	39,000	0
Mira Road	7	0	0

TABLE IV—CONTINUED

Location	No. of Fires	Insured Loss	Uninsured Loss
New Victoria	7	$ 1,000	$ 0
New Waterford	31	186,884	1,000
North Sydney	9	36,235	0
Northside East Bay	2	0	0
Port Morien	0	0	0
Reserve Mines	4	84,280	20,000
Scotchtown	6	90,150	5,000
South Bar	3	4,200	30,000
South Side Boularderie	0	0	0
Sydney	30	352,833	0
Sydney Mines	22	184,500	0
Sydney River	5	39,000	0
Tower Road	0	0	0
Westmount	1	17,350	0
SUBTOTAL	215	1,648,808	81,000
Colchester County			
Bass River	1	0	0
Bible Hill Fire Brigade	8	41,296	83,500
Brookfield	3	0	0
Cobequid District	0	0	0
Debert Fire Brigade	0	0	0
Economy Fire Brigade	0	0	0
Five Islands District	3	0	0
Great Village & District	1	0	0
Hilden Fire Brigade	4	0	0
North River & District	2	10,500	0
Onslow-Belmont	4	26,459	0
Salmon River	10	24,750	1,000
Stewiacke	0	0	0
Tatamagouche	4	6,700	0
Truro	22	187,780	10,000
Upper Stewiacke	0	0	0
Valley–Kemptown & District	1	0	0
SUBTOTAL	63	297,485	94,500
Cumberland County			
Advocate & District	2	0	0
Amherst	33	165,736	0
Collingwood & Districts	2	17,500	0
Fox River–Port Greville–Wards Brook	0	0	0
Joggins	0	0	0
Oxford	11	25,013	0
Parrsboro	2	2,036	0
Pugwash	2	26,647	0
River Hebert	0	0	0
Shinimicas	3	0	0
Southampton	7	1,650	0
Springhill	18	268,128	0
Tidnish Bridge	1	71,000	0
Truemanville	1	353,200	0

TABLE IV—CONTINUED

Location	No. of Fires	Insured Loss	Uninsured Loss
Wallace & District	3	$ 25,500	$ 0
Wentworth	6	211,200	1,000
Leicester	0	0	0
Westchester	0	0	0
SUBTOTAL	91	1,167,610	1,000
Digby County			
Bear River	2	0	0
Brighton & Barton	1	376	0
Digby	2	398	0
Digby Neck	3	0	0
Freeport	1	0	0
Havelock	2	975	0
Hectanooga	0	0	0
Little Brook	26	188,650	0
Meteghan	12	1,277	0
Plympton–Gilbert's Cove	8	16,612	40,600
Saint Bernard	13	60,102	0
Salmon River	8	3,395	5,500
Smith's Cove	0	0	0
Southville & Area	0	0	0
Tiverton	2	34,956	350
Westport	1	1,582	0
Weymouth	10	1,351	0
SUBTOTAL	91	309,674	46,450
Guysborough County			
Canso	0	0	0
Chedabucto	2	0	0
District 6	1	0	0
Ecum Secum	1	0	0
Erinville	0	0	0
Guysborough	2	0	0
Harbourview	1	3,500	0
Hazel Hill & District	1	0	0
Islandview	0	0	0
Larry's River & District	1	0	0
Liscomb	0	0	0
Little Dover	2	110,000	0
Manchester-Boylston	7	0	0
Mulgrave	0	0	0
St. Mary's District Firemen's Association	2	0	0
Seashore	0	0	0
Seven Communities	0	0	0
Sherbrooke & Area	2	0	0
Whitehead	1	0	0
SUBTOTAL	23	113,500	0

TABLE IV—CONTINUED

Location	No. of Fires	Insured Loss	Uninsured Loss
Halifax County			
Bay Road	2	$ 1,895	$ 0
Beaver Bank–Kinsac	2	4,213	0
Chezzetcook	5	11,313	0
Cooks Brook & District	7	130,000	0
Black Point	3	0	0
Prospect Road & District	5	8,854	0
Harrietsfield-Sambro	6	112,500	500
Lake Echo	5	2,217	0
Lawrencetown Beach Fire & Emergency Service	1	2,000	0
Oyster Pond	4	54,000	0
Dutch Settlement & Area	2	740	0
Moser River & District	2	0	0
Goff's	0	0	0
Grand Lake–Oakfield	0	0	0
Hammonds Plains	5	3,000	0
Herring Cove & District	2	6,000	0
Lakeside	2	2,978	0
Lakeview/Windsor Junction/Fall River	2	0	0
Meagher's Grant	3	861	0
Middle Musquodoboit	3	4,000	0
Mooseland	0	0	0
Mushaboom	0	0	0
Musquodoboit Harbour	0	0	0
Ostrea Lake & Pleasant Point	0	0	0
Seabright	7	257,894	0
Sheet Harbour	1	0	0
Tangier	1	1,572	0
Three Harbours	1	0	0
Upper Hammonds Plains	3	19,000	0
Upper Musquodoboit	1	0	0
Waverley	3	58,150	0
Wellington Fletcher's Lake	2	17,500	0
Halifax Regional Fire & Emerg. Service	573	1,741,067	5,200
SUBTOTAL	653	2,439,754	5,700
Hants County			
Brooklyn	20	192,800	0
Elmsdale & District	2	1,712	0
Enfield	2	0	0
Gore District	2	0	0
Hantsport	9	85,074	0
Kennetcook District	1	95,000	0
Lantz	7	3,900	0
Maitland & District	1	0	0
Milford	0	0	0
Nine Mile River & District	4	41,500	0

TABLE IV—CONTINUED

Location	No. of Fires	Insured Loss	Uninsured Loss
Noel & District	7	$ 28,960	$ 0
Shubenacadie & District	4	220,044	17,300
Summerville & District	0	0	0
Uniacke & District	7	147,000	0
Rawdon District	5	5,081	0
Walton Shore	6	8,600	0
Windsor	18	58,800	0
SUBTOTAL	95	888,471	17,300
Inverness County			
Lake Ainslie	1	0	0
Blues Mills & Area	0	0	0
Cheticamp	3	30,000	10,000
Inverness	5	132,386	0
Judique & District	0	0	0
Lemoine	0	0	0
Mabou & District	1	0	90,000
Margaree	0	0	0
North East Margaree	9	14,200	0
Pleasant Bay	0	0	0
Port Hastings	6	63,849	0
Port Hawkesbury	1	0	0
Port Hood	0	0	0
Valley Mills & District	2	30,000	0
West Bay Road & District	0	0	0
Whycocomagh	1	0	0
SUBTOTAL	29	270,435	100,000
Kings County			
Aylesford	17	1,953	0
Berwick	7	24,117	0
Canning	6	197,482	0
Greenwich	0	0	0
Hall's Harbour District	1	0	0
Kentville	64	268,856	2,500
Kingston	26	97,189	0
New Minas	3	100,000	0
Port Williams	0	0	0
Waterville & District	40	14,973	0
Wolfville	25	491,261	0
SUBTOTAL	189	1,195,831	2,500
Lunenburg County			
Baker Settlement & District	7	95,970	0
Blockhouse	0	0	0
Bridgewater	8	147,550	0
Chelsea & District	0	0	0

TABLE IV—CONTINUED

Location	No. of Fires	Insured Loss	Uninsured Loss
Chester	1	$ 0	$ 0
Chester Basin	3	116,435	500
Conquerall Bank	3	250	0
Cornwall	4	0	0
Dayspring & District	2	2,194	0
District #1, Blandford	3	0	0
Hebbs Cross	0	0	0
Hebbville	1	300,000	0
Hemford & District	2	2,737	0
Hubbards District	2	0	0
Indian Point	0	0	0
Italy Cross/Middlewood & District	7	0	0
LaHave & District	1	1,680	0
Lapland & District	1	0	0
Lunenburg & District	5	23,084	500
Mahone Bay	1	8,000	0
Martin's River	3	0	0
Midville & District	1	0	0
Newcombville & District	3	15,000	0
New Germany	14	169,196	0
New Ross	3	150,000	0
Northfield District	1	62,000	0
Oakhill & District	2	25,471	600
Petite Riviere	0	0	0
Pleasantville & District	5	0	0
Riverport & District	12	1,281	0
United Communities	2	5,000	0
Walden	0	0	0
Western Shore	1	0	0
Wileville	0	0	0
SUBTOTAL	97	1,125,848	1,600
Pictou County			
Abercrombie	6	47,495	0
Alma	2	0	2,000
Barney's River District	4	20,500	0
Blue Mountain & District	3	3,000	0
Caribou District	3	132,000	0
East River St. Mary's	1	0	0
East River Valley	0	0	0
Eureka	0	0	0
Linacy	0	0	0
Little Harbour	2	24,000	0
Merigomish & District	10	60,000	0
New Glasgow	19	0	0
Pictou	3	0	0
Pictou Island	0	0	0
Pictou Landing	3	53,408	0
Plymouth	1	0	0
River John	7	20,521	0

TABLE IV—CONTINUED

Location	No. of Fires	Insured Loss	Uninsured Loss
Scotsburn	1	$ 0	$ 32,305
Stellarton	1	0	0
Thorburn	3	210,000	0
Trenton	6	27,180	11,500
West River	5	250,000	0
Westville	2	6,064	0
SUBTOTAL	82	854,168	45,805
Queens County			
Charleston	0	0	0
Greenfield & District	6	5,000	1,500
Liverpool	10	860,902	500
Mill Village & District	2	0	15,500
North Queens Fire Association Inc.	18	0	0
Port Medway	0	0	0
SUBTOTAL	36	865,902	17,500
Richmond County			
District 10	0	0	0
Framboise-Fourchu	1	0	0
Grand River	0	0	0
Isle Madame	2	100,000	0
L'Ardoise	0	0	0
Loch Lomond	2	43,000	0
Louisdale	0	0	0
St. Peter's	10	114,122	0
SUBTOTAL	15	257,122	0
Shelburne County			
Barrington 7E	9	0	70,000
Barrington Passage, District 7W	3	15,000	0
Clark's Harbour	2	185,000	0
District 6W	0	0	0
District 8	0	0	0
C.G.C. (Churchover, Gunning Cove, Carleton Village)	0	0	0
Harbour	0	0	0
Ingomar-Roseway	0	0	0
Jordan	1	0	0
Little Harbour & Area	0	0	0
Lockeport	4	51,527	0
Middle & Upper Ohio Fire Assoc.	0	0	0
Port Clyde	3	180,500	0
Sable River	0	0	0
Shag Harbour–Bear Point	0	0	0
Shelburne	14	139,027	2,105
Wood's Harbour Fire Dept. Inc.	2	40,000	0
SUBTOTAL	38	611,054	72,105

TABLE IV—CONTINUED

Location	No. of Fires	Insured Loss	Uninsured Loss
Victoria County			
Baddeck	4	$ 11,400	$ 0
Bay Saint Lawrence	4	53,211	0
Big Bras D'Or	3	0	9,000
Cabot	2	0	0
Ingonish Beach	4	849,250	0
Ingonish	1	0	0
Iona	0	0	0
Middle River	0	0	0
Neil's Harbour–New Haven	0	0	0
Northshore & District	0	0	0
Ross's Ferry	0	0	0
SUBTOTAL	18	913,861	9,000
Yarmouth County			
Amiraults Hill–Hubbards Point	1	0	0
Carleton	0	0	0
Comeau's Hill & Little River Harbour	0	0	0
Eel Brook & Districts	5	19,000	0
East Pubnico	1	1,697	0
Islands & District	0	0	0
Kemptville District	2	1,399	0
Lakes & District	6	0	0
Lake Vaughan	0	0	0
Port Maitland	0	0	0
Quinan & District	1	266	0
Richfield	1	0	0
Valley & District	1	0	0
Wedgeport-Plymouth	2	0	0
West Pubnico	1	16,220	0
Yarmouth	31	223,100	12,000
SUBTOTAL	52	261,682	12,000
Federal	1	0	0
TOTAL	1,882	$13,570,333	$645,560

NOTE: The numbers of fires and losses are based on reports from various fire departments across Nova Scotia. Location indicates name of fire department.

TABLE V

BREAKDOWN OF FIRES BY PROPERTY CLASS
APRIL 1, 1997 TO MARCH 31, 1998

Property Class	No. of Fires	Insured Loss	Uninsured Loss	Total
Recreation/Sports Facility				
Community/Exhibition/Dance Hall	4	$ 54,500	$ 0	$ 54,500
Sport/Country/Social/Yacht Club	3	0	0	0
Gymnasium	1	0	0	0
Non-Residential Club	1	40,000	0	40,000
SUBTOTAL	9	94,500	0	94,500
Education Facility				
School—Elementary	6	0	0	0
School—Secondary—Junior	3	0	0	0
School—Secondary—Senior	12	500	0	500
School—Tech. Indust. Trade	1	130,000	0	130,000
School—Post Secondary (Univ.)	2	5,000	0	5,000
SUBTOTAL	24	135,500	0	135,500
Other Assembly				
Restaurant 30+ Food & Drink	5	0	0	0
Church, Other Place of Worship	4	53,211	0	53,211
SUBTOTAL	9	53,211	0	53,211
Arenas, Swimming Pools				
Arena	1	0	0	0
SUBTOTAL	1	0	0	0
Persons under Restraint				
Jail, Prison, Penitentiary	1	1,000	0	1,000
Psychiatric Hospital/Detention	1	0	0	0
SUBTOTAL	2	1,000	0	1,000
Persons under Supervisory Care				
Public/Private Hospital	7	15,045	0	15,045
Home for the Aged	2	0	0	0

TABLE V—CONTINUED

Property Class	No. of Fires	Insured Loss	Uninsured Loss	Total
Nursing Home	4	1,929	0	1,929
Other Institutional	1	500	0	500
SUBTOTAL	14	17,474	0	17,474
Detached/Semi-Detached/Attached				
Detached Dwelling	996	6,565,337	532,455	7,097,792
Semi-Detached Dwelling	16	79,878	0	79,878
Attached Dwelling—Townhouse	5	18,710	0	18,710
SUBTOTAL	1,017	6,663,925	532,455	7,196,380
Rooming/Boarding/Group Home				
Rooming/Boarding/Lodging	2	13,000	0	13,000
Retirement Home	2	0	0	0
SUBTOTAL	4	13,000	0	13,000
Multi Unit (Apart/Duplex, etc.)				
Multi-Unit Dwelling 2–6 Unit	61	257,497	$ 9,000	$ 266,497
Multi-Unit Dwelling 7–12 Unit	10	0	80,000	80,000
Multi-Unit Dwelling 13 plus	50	432,110	0	432,110
SUBTOTAL	121	689,607	89,000	778,607
Dual-Purpose Dwelling/Business				
Apartment/Flat with Business	8	108,500	0	108,500
Attached Dwelling with Business	1	2,100	0	2,100
SUBTOTAL	9	110,600	0	110,600
Mobile Homes				
Motor Home, Camper, Trailer	7	1,000	1,500	2,500
Mobile Home	40	419,342	15,500	434,842
SUBTOTAL	47	420,342	17,000	437,342
Hotel, Motel, Lodge, Inn				
Hotel, Inn, Lodge—Non-alcohol	1	0	0	0
Hotel, Inn, Lodge—Alcohol Lic	3	132,000	0	132,000
Motel, Motor Hotel—Alcohol Lic	2	60,000	1,000	61,000
SUBTOTAL	6	192,000	1,000	193,000

TABLE V—CONTINUED

Property Class	No. of Fires	Insured Loss	Uninsured Loss	Total
Other Residential				
School/College Dorm	3	$ 0	$ 0	$ 0
Detached Garage	33	126,968	1,000	127,968
Residential Camp	4	32,500	0	32,500
Other Residential	1	2,500	0	0
SUBTOTAL	41	161,968	1,000	160,468
Business or Personal Services				
Bank	2	0	0	0
Post Office	2	0	0	0
General Business Office	4	5,000	0	5,000
Fire Station	1	0	0	0
Other Business/Personal Service	3	8,435	0	8,435
SUBTOTAL	12	13,435	0	13,435
Food & Beverage Sales				
Restaurant 1–30 Food & Drink	12	1,258,380	0	1,258,380
Supermarket, Grocery Store	2	100,000	0	100,000
Specialty Food/Butcher/Deli	3	80,000	0	80,000
Convenience/Variety Store	8	6,275	0	6,275
Liquor/Wine/Beer Store	1	100	0	100
SUBTOTAL	26	1,444,755	0	1,444,755
Department, Catalogue				
Department Store	3	0	0	0
SUBTOTAL	3	0	0	0
Specialty Stores				
Clothing Store	2	225,000	0	225,000
Furniture/Appliance Store	3	5,400	0	5,400
Book/Stationery/Art Supply	1	0	0	0
Pharmacy	2	0	0	0
Other Mercantile	5	547,905	0	547,905
SUBTOTAL	13	778,305	0	778,305
Vehicle Sales/Service				
Motor Vehicle Sales	4	0	0	0
Service Station	4	140,250	0	140,250

TABLE V—CONTINUED

Property Class	No. of Fires	Insured Loss	Uninsured Loss	Total
Motor Vehicle Repair Garage	8	$ 146,415	$ 0	$ 146,415
SUBTOTAL	16	286,665	0	286,665
Mfg Chem/Petrol/Paint/Plastic				
Chemicals	1	0	0	0
Plastics	1	0	0	0
Asphalt Goods	1	0	0	0
Other Chem/Petro/Paint/Plastic	1	0	0	0
SUBTOTAL	4	0	0	0
Mfg Agriculture/Food/Bev/Tobacco				
Meat, Poultry or Fish Products	3	32,000	0	32,000
Alcoholic Beverages	1	0	0	0
SUBTOTAL	4	32,000	0	32,000
Mfg Textiles/Clothing/Leather				
Fabric Manufacturing	1	0	0	0
SUBTOTAL	1	0	0	0
Mfg Wood/Furniture/ Paper Products				
Pulp/Paper Processing	1	0	0	0
Primary Processing (sawmill, etc.)	3	50,000	0	50,000
Secondary Processing (furniture)	1	11,051	0	11,051
Printing/Publishing (books, etc.)	3	250	0	250
Other Wood/Furn/Paper/Print	3	31,500	0	31,500
SUBTOTAL	11	92,801	0	92,801
Mfg Metal/Electrical/Misc. Products				
Primary Metal Process(Refine)	1	10,500	0	10,500
Secondary Metal Processing	1	0	0	0
SUBTOTAL	2	10,500	0	10,500
Storage Agri/Food/Bev/Tobacco				
Dairy Goods, Produce	1	10,500	0	10,500

TABLE V—CONTINUED

Property Class	No. of Fires	Insured Loss	Uninsured Loss	Total
Elevator—Seed/Bean/Grain	1	$ 1,500	$ 0	$ 1,500
SUBTOTAL	2	12,000	0	12,000
Storage Wood/Furn/Paper Printing				
Other Wood/Furniture/Paper	1	0	0	0
SUBTOTAL	1	0	0	0
Storage Vehicles, Parts				
Road Vehicles, Parts	3	40,000	0	40,000
Specialty Vehicles, Parts	1	300,000	0	300,000
SUBTOTAL	4	340,000	0	340,000
Storage Metal/Elec/Misc. Products				
Other Metal/Elec/Misc Products	2	39,000	0	39,000
SUBTOTAL	2	39,000	0	39,000
Other Industrial				
Waste Transfer Station	1	0	0	0
Other Industrial	8	131,100	1,500	132,600
SUBTOTAL	9	131,100	1,500	132,600
Transportation Facility				
Bridge/Overpass/Trestle/Tunnel	1	0	0	0
SUBTOTAL	1	0	0	0
Open (Outdoor) Storage				
Vehicles or Vehicle Parts	1	0	0	0
General Goods	1	3,000	0	3,000
SUBTOTAL	2	3,000	0	3,000
Miscellaneous Structure				
Shed, Children's Playhouse	37	509,936	0	509,936
Privy	1	0	0	0
Trash/Rubbish Container	8	0	0	0
SUBTOTAL	46	509,936	0	509,936

TABLE V—CONTINUED

Property Class	No. of Fires	Insured Loss	Uninsured Loss	Total
Miscellaneous Property				
Open Land/Light ground cover	1	$ 0	$ 0	$ 0
Dump, Land Fill Site	1	0	0	0
Barn/Fowl/Animal Shelter	30	363,471	2,105	365,576
Silo, Storage Facility	1	0	0	0
Greenhouse	2	2,581	0	2,581
Other Misc Structure/Property	21	95,021	0	95,021
SUBTOTAL	56	461,073	2,105	463,178
Road Vehicles				
Automobile	257	193,847	0	193,847
Small Truck/Pickup/Van	56	44,512	1,500	46,012
Large Truck—Excluding Trailer	14	130,000	0	130,000
Vehicle/Trailer Combination	2	0	0	0
Bus, Trackless Trolley	2	120,000	0	0
SUBTOTAL	331	488,359	1,500	369,859
Rail Vehicle				
Railway Train	1	0	0	0
SUBTOTAL	1	0	0	0
Watercraft				
Private or Business	11	92,000	0	92,000
SUBTOTAL	11	92,000	0	92,000
Misc/Specialty				
Construction	7	5,000	0	5,000
Industrial	4	10,000	0	10,000
Agricultural	7	260,577	0	260,577
Other Vehicle	2	6,700	0	6,700
SUBTOTAL	20	282,277	0	282,277
TOTAL	1882	$13,570,333	$645,560	$14,215,893

TABLE VI

BREAKDOWN OF FIRES BY IGNITING OBJECT
APRIL 1, 1997 TO MARCH 31, 1998

Igniting Object	No. of Fires	Insured Loss	Uninsured Loss	Total
Cooking Equipment				
Stove, range-top burner	161	$820,643	$11,700	$832,343
Oven	26	1,700	0	1,700
Microwave	2	0	0	0
Open Fired Barbeque/Fix/Port	15	6,072	0	6,072
Range Hood	2	0	0	0
Deep Fat Fryer	3	82,000	1,500	83,500
Other/Toaster/Kettle/Elec Fry	14	145,655	5,000	150,655
SUBTOTAL	223	1,056,070	18,200	1,074,270
Heating Equipment/Chimney				
Central heating/Cooling unit	34	134,380	0	134,380
Water Heater	11	16,000	0	16,000
Space Heater—Fixed	4	137,000	0	137,000
Pellet Stove	7	2,200	0	2,200
Woodstove	36	143,782	33,600	177,382
Space Heater—Portable	11	80,601	10,000	90,601
Fireplace—Masonry	6	1,503	0	1,503
Fireplace Insert	5	0	0	0
Chimney—Factory Built	1	0	0	0
Chimney—Masonry	431	963,472	80,950	1,044,422
Flue Pipe	22	6,150	500	6,650
SUBTOTAL	568	1,485,088	125,050	1,610,138
Appliances				
Television/Radio/Stereo/Tape	1	40,000	0	40,000
Clothes dryer	11	10,900	0	10,900
Washing Machine	5	0	0	0
Refrigerator, Freezer, etc.	1	0	0	0
Other Appliances	4	4,450	0	4,450
SUBTOTAL	22	55,350	0	55,350
Lighting Equipment				
Incandescent Lamp/Bulb/Spotlight	21	79,529	20,000	99,529
Fluorescent Lamp—Inc. Ballast	4	0	0	0
Christmas/Decorative Lights	5	93,800	0	93,800
Lamp—Coal Oil/Naphtha/etc	1	0	0	0
Candle	6	47,674	0	47,674
Other Lighting Equipment	7	2,858	0	2,858
SUBTOTAL	44	223,861	20,000	243,861

TABLE VI—CONTINUED

Igniting Object	No. of Fires	Insured Loss	Uninsured Loss	Total
Processing Equipment				
Heat Treatment Equipment/Kiln	1	$ 1,500	$ 0	$ 1,500
SUBTOTAL	1	1,500	0	1,500
Open Flame/Smokers Articles				
Smokers Articles(cigars, pipes, etc.)	63	868,939	95,000	963,939
Cutting/Welding Equipment	23	171,549	0	171,549
Blow Torch/Bunsen Burner	7	189,800	0	189,800
Matches (open flame)	7	85,000	0	85,000
Lighters (open flame)	3	0	4,000	4,000
Matches/Lighter (not known)	7	0	17,000	17,000
Other Open Flame Tools/Smoker	3	15,000	0	15,000
SUBTOTAL	113	1,330,288	116,000	1,446,288
Electrical Distribution				
Service /Utility Lines (Hydro)	2	605,000	0	605,000
Transformer	1	57,000	0	57,000
Meter	1	0	0	0
Distribution Equipment/Panel	26	157,292	90,000	247,292
Circuit Wiring—Copper	29	1,246,368	2,000	1,248,368
Termination/Switch	1	0	0	0
Cord/Cable for Appliances	18	175,475	0	175,475
Extension Cord/Temp Wiring	5	123,000	0	123,000
Heat Tape	1	0	0	0
Other Electrical Distribution Equip.	2	0	0	0
SUBTOTAL	86	2,364,135	92,000	2,456,135
Other Electrical, Mechanical				
Vehicle—Electrical	75	103,240	0	103,240
Vehicle—Mechanical	37	363,279	0	363,279
Other Electrical	43	1,047,303	0	1,047,303
Other Mechanical	6	38,000	0	38,000
SUBTOTAL	161	1,551,822	0	1,551,822
Miscellaneous				
Multi Ignition Source (?Arson)	30	56,900	0	56,900
Exposure Fire	22	52,848	2,000	54,848
Fireworks	6	34,872	0	34,872
Hot Ashes/Embers/Sparks	20	109,099	10,000	119,099
Lightning	9	38,690	162,100	200,790
Chemical Reaction/Spontaneous	6	258,000	0	258,000
Rekindle	3	0	0	0
Other	20	21,303	0	21,303
Undetermined	548	4,930,507	100,210	5,030,717
SUBTOTAL	664	5,502,219	274,310	5,776,529
TOTAL	1,882	$13,570,333	$ 645,560	$14,215,893

TABLE VII

BREAKDOWN OF FIRES BY ACT OR OMISSION APRIL 1, 1997 TO MARCH 31, 1998)

Act or Omission	No. of Fires	Insured Loss	Uninsured Loss	Total
Incendiary				
Arson	150	$ 1,052,775	$ 56,605	$ 1,109,380
Vandalism	7	0	0	0
Youth Vandalism (Age 12–17)	9	50	0	50
SUBTOTAL	166	1,052,825	56,605	1,109,430
Accidental				
Children Playing (Age 1–11)	16	134,705	21,000	155,705
Vehicle Accident/Collision	3	120,000	0	120,000
SUBTOTAL	19	254,705	21,000	275,705
Construction/Design Deficiency				
Construction Deficiency	2	3,471	100	3,571
Installation Deficiency	20	117,887	70,500	188,387
Maintenance Deficiency	2	0	0	0
Other Deficiency	1	0	0	0
SUBTOTAL	25	121,358	70,600	191,958
Misuse of Source of Ignition				
Improperly Discarded	75	1,078,339	105,000	1,183,339
Unattended	145	660,892	12,500	673,392
Used/Placed Too Close/Combustible	81	905,608	11,500	917,108
Used for Purpose not Intended	15	17,240	0	17,240
Creosote Buildup	71	13,510	350	13,860
Other Misuse	429	792,182	6,000	798,182
SUBTOTAL	816	3,467,771	135,350	3,603,121
Misuse of Material Ignited				
Improper Storage	1	0	0	0
Improper Handling	7	46,229	0	46,229
Used for Purpose not Intended	3	132,075	0	132,075
Other	7	0	0	0
SUBTOTAL	18	178,304	0	178,304

TABLE VII—CONTINUED

Act or Omission	No. of Fires	Insured Loss	Uninsured Loss	Total
Mechanical/Electrical Failure				
Mechanical Failure	117	$ 442,030	$ 10,500	$ 452,530
Electrical Failure	140	2,373,316	110,200	2,483,516
Short Circuit	94	1,080,965	2,000	1,082,965
SUBTOTAL	351	3,896,311	122,700	4,019,011
Other—Undetermined				
Other	20	368,936	162,100	531,036
Undetermined	461	4,230,123	77,205	4,307,328
Under Investigation	6	0	0	0
SUBTOTAL	487	4,599,059	239,305	4,838,364
TOTAL	1,882	$ 13,570,333	$ 645,560	$ 14,215,893

TABLE VIII

FIRES WHERE MONETARY LOSSES EXCEEDED $500,000
APRIL 1, 1997 TO MARCH 31, 1998

Location	Date	Classification	Amount	Listed Cause
Ingonish Beach	11/28/97	Restaurant	$ 600,000	Electrical Failure
Legion Street, Liverpool	11/20/97	Restaurant	555,880	Undetermined
TOTAL			**$1,155,880**	

TABLE IX

DEATHS AND SERIOUS INJURIES FROM FIRE
TEN–YEAR PERIOD
APRIL 1, 1988 TO MARCH 31, 1998

	DEATHS					INJURIES				
YEAR	Men	Women	Children	Firefighters	Total	Men	Women	Children	Firefighters	Total
1988–89	13	4	3	-	20	19	5	9	30	63
1989–90	18	6	10	1	35	14	6	3	29	52
1990–91	15	5	5	-	25	27	16	9	59	111
1991–92	14	5	6	-	25	20	13	4	29	66
1992–93	11	2	2	-	15	30	11	11	27	79
1993–94	16	4	3	-	23	25	12	4	35	76
1994–95	7	4	3	-	14	18	4	5	24	51
1995–96	8	3	-	-	11	21	9	2	18	50
1996–97	8	3	4	-	15	17	6	2	31	56
1997–98	6	4	-	1	11	12	5	1	4	22
TOTAL	116	40	36	2	194	203	87	50	286	626
AVERAGE PER YEAR	12	4	4	-	19	20	8	5	29	63

TABLE X

MONETARY LOSSES DUE TO FIRE
TEN-YEAR PERIOD
APRIL 1, 1988 TO MARCH 31, 1998

Year	No. of Fires	LOSSES		
		Insured	Uninsured	Total
1988–89	2,365	$ 22,096,340	$ 1,575,018	$ 23,671,358
1989–90	2,571	22,465,834	1,573,818	24,039,652
1990–91	2,534	28,954,910	2,696,464	31,651,374
1991–92	2,608	30,232,221	1,522,054	31,754,275
1992–93	2,656	32,057,354	1,691,339	33,748,693
1993–94	2,324	21,491,472	1,483,387	22,974,859
1994–95	2,203	20,607,443	3,030,532	23,637,975
1995–96	2,232	21,920,350	2,834,113	24,754,463
1996–97	2,056	24,083,724	2,339,431	26,423,155
1997–98	1,882	13,570,333	645,560	14,215,893
TOTAL	23,431	237,479,981	19,391,716	256,871,697